

**AMENDMENT TO H.R. 627, AS REPORTED  
OFFERED BY MR. HENSARLING OF TEXAS**

In subsection (b) of section 127B of the Truth in Lending Act (as added by section 2(b) of the bill), insert after subparagraph (D) the following new subparagraph:

1                   “(E) TRANSPARENT ADVANCED NOTICE OF  
2                   RATE INCREASE.—Notification of the increase  
3                   is provided to the consumer in writing, in clear  
4                   and conspicuous language, at least 90 days be-  
5                   fore the increase is scheduled to take effect,  
6                   provided that the applicability of this exception  
7                   is fully described to the consumer in their con-  
8                   tract and at least once annually thereafter, in  
9                   a clear and conspicuous manner.”.

